

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF ALABAMA

In re  
Shawonna Ruffin ,  
Debtor.

Case No. 19-32166  
Chapter 13

**ORDER CONFIRMING PLAN**

The debtor's plan filed on September 18, 2019, was transmitted to creditors pursuant to Rule 3015, Federal Rules of Bankruptcy Procedure. The court finds that the plan meets the requirements of 11 U.S.C. § 1325.

It is **ORDERED** that the debtor's chapter 13 plan, as amended if applicable, is **CONFIRMED**.

It is further **ORDERED** that any proposed lien avoidance in the debtor's plan is hereby avoided to the extent the debt is not otherwise provided for by the plan.

Dated November 16, 2019



William R. Sawyer  
United States Bankruptcy Judge

United States Bankruptcy Court  
Middle District of Alabama

In re:  
Shawonna Ruffin  
Debtor

Case No. 19-32166-WRS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1127-2

User: admin  
Form ID: van297a

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Total Noticed: 35

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db +Shawonna Ruffin, 411 Dericote Street, Montgomery, AL 36104-4731  
cr Drs Waters, Fleming, Lieux, & Mcculloch, C/O Parnell & Crum, P.A., P.O. Box 2189, MONTGOMERY, AL 36102  
4264331 +CAMBRIDGE PARK APARTMENTS, C/O HOLLOWAY & MOXLEY, PO BOX 4953, MONTGOMERY, AL 36103-4953  
4264333 +CREDENCE RESOURCE MGMT., PO BOX 2300, SOUTHGATE, MI 48195-4300  
4264334 +CREDIT ACCEPTANCE CORP., 25505 W 12 MILE RD, STE 300, SOUTHFIELD, MI 48034-1846  
4264337 +DANIEL E. REEDER, 4724 SOUTH COURT ST., MONTGOMERY, AL 36105-3409  
4264338 +DRS WATERS FLEMING LIEUX, C/O PARSELL & PARSELL, P.A., P.O. BOX 2189, MONTGOMERY, AL 36102-2189  
4264327 +EXPERIAN, PO BOX 9701, Allen, TX 75013-9701  
4264341 +FEDLOAN SERVICING, PO BOX 60610, HARRISBURG, PA 17106-0610  
4264343 +FIRST PREMIER BANK, DANA J. DYKHOUSE, CEO, 601 SOUTH MINNESOTA AVE, SIOUX FALLS, SD 57104-4824  
4264342 FIRST PREMIER BANK, P.O. BOX 5524, SIOUX FALLS, SD 57117-5524  
4264344 GINA J. ISHMAN, CLERK, P.O. BOX 1667, MONTGOMERY, AL 36102-1667  
4264346 ++GUARDIAN CREDIT UNION, 1789 CONGRESSMAN W L DICKINSON DR, MONTGOMERY AL 36109-2601  
(address filed with court: GUARDIAN CREDIT UNION, C/O HEATH HARRELL, CEO, 418 MADISON AVENUE, MONTGOMERY, AL 36104)  
4264345 +GUARDIAN CREDIT UNION, 1028 LAGOON BUSINESS LOOP, MONTGOMERY, AL 36117-8617  
4264349 +PINNACLE CREDIT SERVICES, LLC, 7900 HWY 7 STE 200, MINNEAPOLIS, MN 55426-4045  
4264350 +RECOVERIES, C/O CHARTER COMMUNICATIONS, 12238 SILICON DRIVE, STE. 129, SAN ANTONIO, TX 78249-3459  
4264351 STEVE MARSHALL, ATTORNEY GENERAL, P.O. BOX 300152, MONTGOMERY, AL 36130-0152  
4264328 TRANSUNION, PO BOX 2000, Crum Lynne, PA 19022  
4294935 +Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242-2846  
4264354 +WOW CABLE, PO BOX 70999, CHARLOTTE, NC 28272-0999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4264329 +E-mail/Text: bankruptcy@revenue.alabama.gov Nov 19 2019 00:04:33 AL DEPT. OF REVENUE, LEGAL DIVISION, P.O. BOX 320001, MONTGOMERY, AL 36132-0001  
4264330 E-mail/Text: g17768@att.com Nov 19 2019 00:01:08 AT&T, P.O. BOX 105503, ATLANTA, GA 30348-5503  
4264332 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 19 2019 00:02:14 COMENITY BANK/ULTA, PO BOX 182120, COLUMBUS, OH 43218-2120  
4264336 E-mail/PDF: creditonebknotifications@resurgent.com Nov 18 2019 23:50:38 CREDIT ONE BANK, ROBERT DEJONG, CEO, 6801 S. CIMARRON RD, LAS VEGAS, NV 89113-2273  
4264335 E-mail/PDF: creditonebknotifications@resurgent.com Nov 18 2019 23:50:39 CREDIT ONE BANK, P.O. BOX 60500, CITY OF INDUSTRY, CA 91716-0500  
4264340 +E-mail/Text: bknotice@ercbpo.com Nov 19 2019 00:03:05 ENHANCED RECOVERY COMPANY, P.O. BOX 57547, JACKSONVILLE, FL 32241-7547  
4264347 +E-mail/Text: bankruptcypdt@mcmg.com Nov 19 2019 00:02:50 MIDLAND FUNDING LLC, P.O. BOX 2011, WARREN, MI 48090-2011  
4271315 +E-mail/Text: legal@motorsacceptance.com Nov 19 2019 00:03:16 MOTORS ACCEPTANCE CORP, PO BOX 468, COLUMBUS GA. 31902-0468  
4264348 +E-mail/Text: legal@motorsacceptance.com Nov 19 2019 00:03:16 MOTORS ACCEPTANCE CORP., 216 13TH STREET, COLUMBUS, GA 31901-2137  
4307221 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 18 2019 23:53:55 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
4287280 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 19 2019 00:03:28 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
4264352 E-mail/PDF: gecscedi@recoverycorp.com Nov 18 2019 23:50:27 SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024  
4269152 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 18 2019 23:54:41 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848  
4264326 E-mail/Text: carol.brensing@usdoj.gov Nov 19 2019 00:00:56 U.S. ATTORNEY, MIDDLE DISTRICT OF AL, P.O. BOX 197, MONTGOMERY, AL 36101-0197  
4264353 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 19 2019 00:00:00 VERIZON WIRELESS BANKRUPTCY DEPT, 500 TECHNOLOGY DR., ST CHARLES, MO 63304-2225  
TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4264339 ##+EASTERN ACCOUNT SYSTEM, 75 GLEN ROAD, SUITE 310, SANDY HOOK, CT 06482-1175  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

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**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2019 at the address(es) listed below:

Bankruptcy Administrator ba@almb.uscourts.gov  
Charles N. Parnell, III on behalf of Creditor Drs Waters, Fleming, Lieux, & McCulloch  
bkrp@parnellsoutheast.com  
Gail Donaldson on behalf of Debtor Shawonna Ruffin Gdonaldson@bondnbotes.com,  
gailhdonaldson@gmail.com  
Sabrina L. McKinney trustees\_office@ch13mdal.com

TOTAL: 4